

**Fill in this information to identify your case:**

Debtor 1	<u>Lisa M. McConaghy</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF RHODE ISLAND</u>		
Case number (if known)	<u>18-10155</u>		

☒ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

**\*\*\*LISTED CREDITOR IS THE ADDED CREDITOR\*\*\***

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.☐ Yes.**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	<b>Zoca Loans</b> Nonpriority Creditor's Name <b>PO Box 1147</b> <b>Mission, SD 57555</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>4733</u> When was the debt incurred? <u>2017</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>payday loan</u>	<u>\$1,166.00</u>

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim
6a. Domestic support obligations	6a.	\$ <u>0.00</u>
<b>Total claims</b>		

Debtor 1 Lisa M. McConaghy

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Case number (if know) 18-10155

from Part 1

- 6b. Taxes and certain other debts you owe the government
- 6c. Claims for death or personal injury while you were intoxicated
- 6d. Other. Add all other priority unsecured claims. Write that amount here.

6b. \$ 0.00

6c. \$ 0.00

6d. \$ 0.00

6e. Total Priority. Add lines 6a through 6d.

6e. \$ 0.00

Total Claim

6f. Student loans

6f. \$ 0.00Total  
claims  
from Part 2

- 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- 6h. Debts to pension or profit-sharing plans, and other similar debts
- 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6g. \$ 0.00

6h. \$ 0.00

6i. \$ 1,166.00

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ 1,166.00

/s/ Lisa M. McConaghy

**United States Bankruptcy Court  
District of Rhode Island**

In re Lisa M. McConaghy

Debtor(s)

Case No. 18-10155

Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on **February 11, 2018**, a copy of the Amended Schedule F was served electronically or by regular United States mail to the Standing Chapter 13 Trustee and the added creditor listed below.

Zoca Loans, PO Box 1147, Mission SD 57555

/s/ John S. Simonian

John S. Simonian

John S. Simonian

40 Montgomery Street #2

Pawtucket, RI 02862

941-4800 Fax: 785-8313

john@law-ri.com

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

R.I. Local Form 1009-1.1  
(Rev. 10/3/16 12/1/17)

In re: Lisa M. McConaghy  
Debtor(s)

BK No. 18-10155  
Chapter 13

**NOTICE TO ADDED CREDITORS OF PENDING BANKRUPTCY  
AND APPLICABLE CASE DEADLINES AND CERTIFICATE OF SERVICE**

**NOTICE IS HEREBY GIVEN:** that on 2-11-18 [date], you were added as a creditor in the above-referenced bankruptcy case. Pursuant to LBR 1009-1(c), a copy of the Notice of Section 341 Meeting of Creditors & Deadlines is enclosed and if applicable, a copy of the Notice to File Claims.

Depending upon which chapter of the Bankruptcy Code the case is pending under (see above); please take note of the applicable deadlines below:

**CHAPTER 7 CASES ONLY:**

As an added creditor, you have a right to file a complaint under 11 U.S.C. §§ 523 and/or 727 objecting to the debtor's discharge or the dischargeability of a particular debt, and/or to object to the debtor's claim of exemptions, within sixty (60) days of service of this notice as evidenced on the below certificate of service, or within the time set for filing such complaints or objections by creditors previously scheduled, whichever is later (see deadlines listed on Section 341 Notice).

In addition, if this is a Chapter 7 case where a Notice to File Claims has issued as evidenced by the enclosed Notice, the deadline to file a proof of claim is ninety (90) days from the date of service of this notice, as stated on the below certificate of service.

**CHAPTER 13 CASES ONLY:**

The deadline to file a proof of claim in Chapter 13 is seventy (70) days from the date of service of this notice, as stated on the below certificate of service.

**IN ALL CASES WHERE A CLAIMS DEADLINE APPLIES:**

Creditors who do not file a proof of claim on or before the applicable deadline may not share in any distribution from the debtor(s) estate. If you have previously filed a claim in this case, you do not need to file a new one now.

The proof of claim may be filed by regular mail or by using the Court's electronic claims filing program, ePOC, available on its website: [www.rib.uscourts.gov](http://www.rib.uscourts.gov). If you wish to receive proof of receipt by the bankruptcy court, you must enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope when mailing the claim to the Court. There is no fee for filing a proof of claim.

**CERTIFICATE OF SERVICE**

I John S. Simonian hereby certify that on 2-11-18, I caused true copies of the Notice to Added Creditors of Pending Bankruptcy and Applicable Case Deadline and Certificate of Service to be served through the Court's CM/ECF system upon the following registered electronic filer(s) in this case, and that I caused true copies of the within notice to be served by first class mail, postage pre-paid, to the following non-CM/ECF participant(s):

Electronic: Ch. 13 Trustee

First Class Mail:

Zoca Loans  
PO Box 1147  
Mission SD 57555

/s/ John S. Simonian

Date: 2-11-18